

**For where your treasure is,
there your heart will
be also.**

LUKE 12:34

Often, this verse from Luke's gospel is misquoted backward, but the meaning is still the same. In 21st century America, our Lord's timeless words, through Luke, tell and remind that when we look at our personal budgets and bank statements, we readily see where our heart is. What portion of the resources our Lord provides to each of us is used to help fulfill God's purposes?

Our wallet is a great window to the soul. Our spending, saving, and generosity are all good indicators of whether we are giving our hearts to God or to material things. As we embrace our Lord in faith, may he lead us to treasure him through our generosity over the next three years.

We invite you to explore and perhaps discover new possibilities to generously respond to all our Lord has planned for our future together as church and school. God will bless your carefully planned and heartfelt gift, just as he did for a small group of faithful Christians who carefully planned 25 years ago when Morning Star's campus was a corn field.

Many prayers, much research, and a great deal of planning have brought us to this moment. May faith in the Lord guide each of us as we EMBRACE the opportunity before us. We ask him to direct our steps as we strive to generously share the gospel with all.

THREE-YEAR GOALS FOR MINISTRY AND CAMPUS EXPANSION

- **\$1.8 million, allowing us to proceed with well-planned construction**
- **Every member informed and energized around our vision**
- **Every member praying for the success of Morning Star's generous gospel outreach**

KEY DATES

FEBRUARY 3-24

EMBRACE Emphasis Weekends

learn more and ask questions about the vision!

MARCH 2-4

EMBRACE Commitment Weekend

our opportunity to respond with commitments to support the vision

APRIL 6-8

EMBRACE Celebration Weekend

our opportunity to step forward together with joy and celebrate God's blessings on our work



EMBRACE

OUR LORD OUR FAMILY OUR COMMUNITY



GIVING POSSIBILITIES FOR
OUR JOURNEY TOGETHER

DISCOVER THE POSSIBILITIES

Often, generosity necessitates giving up something, so that you can give more of the resources God has given you. Three primary means to most effectively prioritize generosity are:

- Reassess Lifestyle**
- Rearrange Priorities**
- Reallocate Resources**

Many faithful Christians are amazed at their ability to give “over and above” to our Lord, particularly when they go to him in prayer to guide the way. We offer five steps to help you in this regard, as you prayerfully consider your desire to embrace **our Lord, our family, and our community.**

Practice Priorities

Many Morning Star families may decide to rearrange priorities, choosing to give up something in their current budget in order to give more in response to EMBRACE. Priority budgeting may mean postponing a planned expenditure such as a new car, a vacation, a home remodeling project or other major purchases. Many people giving to capital stewardship campaigns find a way to give through sacrificial commitments made in faith, coupled with priority budgeting.



Redirect Present Expenditures

Often, families have significant short-term expenditures for special needs. One example is the large expenditure a family incurs for a child to attend college. A family realized that their daughters would be graduating from college during the three years of the capital campaign. As a result, they were able to increase their commitment to the second and third years of the campaign by thousands of dollars by giving what they had been spending on their daughters’ tuition. Another example would be cash flow that is freed up when a current debt is retired.

Increase Giving with Increased Income

Some people receive periodic increases in salary or bonuses from their employers. In many instances, families have decided that they will commit part or the full amount of anticipated salary increases, as they embrace the vision for growth at Morning Star.

Give from Your Excess

Many of us have lots of stuff. Chances are, a number of Morning Star families have resources available to them beyond their day-to-day living expenses. Many Christians find joy when they give generously out of their excess.

Excess doesn’t always equate to money! Many of us own items that still have value, but are not useful to them any longer. For example, one woman in another church decided to sell some inherited jewelry for the Lord’s work, rather than have it remain unworn in her jewelry chest. We know a man – an avid hunter – who decided to sell two guns he owned but no longer needed, returning the proceeds to the Lord for his church’s building project. As you look around your home, the Holy Spirit can help you discover surprising ways you can embrace our Lord’s work at and through your church.

Donate Appreciated Assets

Over the past several years, we have seen a historic rise in the stock market. Many stock holdings have a tremendous level of unrealized gain. That’s good news! The bad news is that if these stocks are sold, a significant portion of the gain would be lost to taxation. Gifts of appreciated assets – typically investment securities or real estate – can be very advantageous to both the donor and to the church. Unlike gifts of cash that have already incurred an income tax, gifts of appreciated assets aren’t subject to capital gains tax. In addition, the donor receives an income tax charitable deduction for the full market value of the asset. That, in effect, makes these gifts less costly to make. To help you understand the tax implications of making a gift to the church, consult your CPA, tax attorney or other financial advisor.

Giving does not have to be in equal increments during the three-year period of the campaign (April 2019 to March 2022). Since we are starting the campaign in 2019, we recognize that it may be helpful to consider a small pledge the first year and prayerfully consider increasing your contribution in the second and third years. For many families and individuals, this will be a sacrificial gift and one that will need time and planning to realize. As you think about your financial commitment to the campaign, think beyond your potential to give right now and consider your potential to give in the future. It might be that you can make a three-year commitment in which 20 percent of your gift is given in the first year, 30 percent in the second year, and 50 percent in the third.

	Sell asset and gift the net proceeds	Gift the asset directly
Value of asset	\$12,000	\$12,000
Original purchase price	\$3,000	\$3,000
Amount of appreciation	\$9,000	\$9,000
Capital gain taxes *	\$2,340	\$0
Proceeds to church	\$9,660 <i>(asset value minus taxes)</i>	\$12,000

**Assumes 12-month holding period and a 6% state income tax rate*

Individuals who are 70 ½ years or older and own a traditional IRA account can elect to make Qualified Charitable Distributions (QCD) which can satisfy your required minimum distributions for the year. A QCD provides greater tax benefits than regular contributions, particularly in light of recent federal tax reforms enacted by Congress.

As you consider the best options for you and your family, we strongly urge you to consult your tax professional or licensed financial services representative to help you understand your giving options.

WHERE YOUR TREASURE IS...

Capital stewardship campaigns rely on faithful Christians making gifts “over and above” their current level of giving. The EMBRACE journey is not about raising the necessary resources to accomplish the expansion project. Rather, our hope and prayer is that we all fall deeper in love with Christ and together grow in our commitment to his mission in the world, beginning right here in Jackson on what was just a corn field 25 years ago!

...THERE YOUR HEART WILL BE ALSO.